ABSTRACT OF THE DISCLOSURE

Secure transactions are mediated through a modem having integral identifying indicia. For example, the modem may include a unique identification number that can be accessed and transmitted to identify or confirm the identity of the modem being used for a transaction. The identification number, or similar identifying indicia, can be permanently provided in the modem circuitry in the form of a once programmable logic array such as a laser programmable or fuse programmable logic array. The identification number is accessed by communications software, such as a specially modified version of the modem operating software, as a value read out from a register and transmitted by the modem to a host to provide the identifying indicia to the host. A different form of authentication information might be stored in non-volatile memory on the modem. A compressed image or other authentication indicia might be stored in address space within the non-volatile memory that is adjacent to or otherwise associated with the modem's operating software. By providing the authentication information in non-volatile memory associated with the modem's operating software, the authentication information can only be altered when the modem's operating software is altered. The authentication information can be transmitted in a manner similar to how the identification number discussed above is used.